Presentment Date: June 2, 2016 Presentment Time: 10:00 AM

Case No. 14-11878 (JLG)
Chapter 13

## NOTICE OF PRESENTMENT AND OPPORTUNITY FOR HEARING

PLEASE TAKE NOTICE that upon the annexed application of Todd S. Cushner, the undersigned will present the annexed proposed Order to the court, seeking approval for Debtors to enter a loan modification with Fay Servicing, LLC, as servicer for Metropolitan Life Insurance Company, to the Honorable Judge James L. Garrity, United States Bankruptcy Judge, Southern District of New York, for signature on June 2, 2016, at 10:00AM.

PLEASE TAKE FURTHER NOTICE that unless written objections to the proposed Order with proof of service, are filed with the Clerk of the Court and courtesy copies delivered to the Bankruptcy Judge's chambers at least three (3) days before the date of presentment there will not be a hearing and the Order may be signed on default.

PLEASE TAKE FURTHER NOTICE that if written objection is timely filed, the Court will notify the moving and objecting parties of the date and time of the hearing and of the moving party's obligation to notify all other parties entitled to receive notice. The moving and

objecting parties are required to attend the hearing, and failure to attend in person or by counsel may result in relief being granted or denied on default.

**Dated:** March 4, 2016

White Plains, New York

/s/Todd S. Cushner Todd S. Cushner Attorney for Debtors Garvey Tirelli & Cushner Ltd. 50 Main Street, Suite 390 White Plains, New York 10606

Tel: (914) 946-2200 Fax: (914) 946-1300

SOUTHERN DISTRICT OF NEW YORK	Case No. 14-11878(JLG)
IN RE:	Case 110. 14-110/0(3LG)
Franco Mariani and Patricia Mariani,,	Chapter 13
Debtors.	
X	

## AFFIRMATION IN SUPPORT OF DEBTORS' APPLICATION FOR AN ORDER APPROVING LOAN MODIFICATION WITH FAY SERVICING LLC, AS SERVICER FOR METROPOLITAN LIFE INSURANCE COMPANY

Todd S. Cushner, an attorney at law duly admitted to the Southern District of New York, affirms as follows:

- 1. I am the attorney for Debtors Franco Mariani and Patricia Mariani in the instant bankruptcy proceeding.
- 2. I submit this affirmation in support of Debtors' application seeking an Order approving a loan modification between Debtors and Fay Surviving, LLC, as servicer for Metropolitan Life Insurance Company.
- 3. On June 24, 2014, the instant voluntary petition was filed under Chapter 13 of the Bankruptcy Code in the Southern District of New York, White Plains Division, Case Number 14-11878.
- 4. Fay Servicing, LLC, as servicer for Metropolitan Life Insurance Company ("FAY SERVICING") is a secured creditor in the instant bankruptcy proceeding. FAY SERVICING, AS SERVICER FOR METROPOLITAN LIFE INSURANCE COMPANY holds a perfected security interest (mortgage) on Debtors' primary residence, located at 3154 Baisley Avenue, Bronx, NY 10465.
  - 5. Debtors and FAY SERVICING, AS SERVICER FOR METROPOLITAN LIFE

INSURANCE COMPANY have worked together to reach an agreeable loan modification plan.

6. In November of 2015, the Debtors were offered a permanent modification by

FAY SERVICING, LLC AS SERVICER FOR METROPLOITAN LIFE INSURANCE

COMPANY. A copy of the parties' modification plan is attached hereto as **Exhibit A**.

7. The approval of this modification will have no adverse impact on Debtors'

creditors.

8. Debtors therefore requests that this Honorable Court approve this loan

modification for entry and recording.

WHEREFORE, the Debtors respectfully request that the Court grant the motion to approve

the loan modification with Fay Servicing, LLC, as servicer for Metropolitan Life Insurance

Company and for such other and further relief as this Court may deem just and proper.

**Dated:** March 4, 2016

White Plains, New York

/s/Todd S. Cushner

Todd S. Cushner Attorney for Debtors

Garvey Tirelli & Cushner Ltd.

50 Main Street, Suite 390

White Plains, New York 10606

Tel: (914) 946-2200

Fax: (914) 946-1300

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK	C N. 14 11070 (H.C.)	
IN RE:	X Case No. 14-11878 (JLG	
Franco Mariani and Patricia Mariani,		
Debtors. X	Chapter 13	
ORDER GRANTING DEBTORS' APPI	LICATION FOR LOAN MODIFICATION	
"Debtors"), by notice of presentment dated Jun Modification between Debtors and Creditor Fa	y Servicing, LLC, as servicer for Metropolitan after due and sufficient notice, good cause having esented, it is hereby	
Modification with Fay Servicing, LLC, as servi attached as Exhibit <u>A</u> hereto.	•	
Dated: New York, New York , 2016		
	United States Bankruptcy Court Honorable James L. Garrity	